

WHAT IS CLAIMED IS:

1 1. A system for the employee benefits industry, said system comprising:
2 a client management module for providing a broker with one or more broker
3 tools for generating an employer record and employee record;
4 a presale module coupled to said client management module for providing said
5 broker with one or more workflow tools, said workflow tools enabling a request for proposal
6 (RFP), a renewal functionality, electronic submission of said RFP to an insurance carrier and
7 receiving a response to said RFP;
8 an enrollment and benefits administration module coupled to said client
9 management module for providing an employer with a set of employer tools for benefits
10 administration for an employee and for and for processing a benefit product for said
11 employee; and
12 a system database coupled to said at least one server for storing said employer
13 record and said employee record.

1 2. The system for the employee benefits industry of claim 1, further
2 comprising an eligibility and billing module coupled to said client management module to
3 allow for the consolidation and production of a single bill for premiums and transmission of
4 eligibility to carriers.

1 3. The system for the employee benefits industry of claim 1, further
2 comprising a worksite marketing module coupled to said customer module to enable
3 distribution of an ancillary product.

1 4. The system for the employee benefits industry of claim 1, wherein said
2 renewal functionality allows said broker to organize upcoming plan renewals and to submit
3 an electronic renewal request to an insurance carrier and receive a response to said electronic
4 renewal request.

1 5. The system for the employee benefits industry of claim 1, wherein said
2 workflow tools comprise benefit plan designs offered by a plurality of insurance carriers.

1 6. The system for the employee benefits industry of claim 1, wherein said
2 workflow tools comprise a merging tool that merges said response to said RFP into an
3 employer presentation.

1 7. The system for the employee benefits industry of claim 1, wherein said
2 set of broker tools allows collection, management and data mining of said employer record
3 and RFP and renewal information.

1 8. The system for the employee benefits industry of claim 1, wherein said
2 set of employer tools allows correlation of said employee with a payroll record, said
3 employee record and a 401(k) record.

1 9. The system for the employee benefits industry of claim 1, wherein said
2 set of employer tools further comprises a report writer that organizes and generates census
3 information and carrier billing.

1 10. The system for the employee benefits industry of claim 1, wherein said
2 enrollment module comprises a set of self-service tools.

1 11. The system for the employee benefits industry of claim 10, wherein
2 said set of self-service tools comprises a plan comparison sheet, a provider directory, and a
3 personal demographic profile.

1 12. The system for the employee benefits industry of claim 1, further
2 comprising a worksite-marketing module.

1 13. The system for the employee benefits industry of claim 12, wherein
2 said worksite marketing module offers said employee said benefit product selected from the
3 group consisting of life insurance, disability insurance, long term care insurance,
4 homeowners insurance, auto insurance, personal umbrella liability insurance, an annuity and
5 a mutual fund.

1 14. The system for the employee benefits industry of claim 13, wherein
2 said worksite marketing module includes a streaming video ad for said benefit product.

1 15. The system for the employee benefits industry of claim 13, wherein
2 said worksite marketing module includes a link to a carrier.

1 16. The system for the employee benefits industry of claim 1, wherein said
2 employee record includes a demographic profile.

1 17. The system for the employee benefits industry of claim 16, wherein a
2 change in said demographic profile will prompt said worksite marketing module.

1 18. The system for the employee benefits industry of claim 1, wherein said
2 billing module reconciles payments from a plurality of insurance carriers.

1 19. The system for the employee benefits industry of claim 1, wherein said
2 billing module allows an employee to pay individual premiums for certain worksite products.

1 20. The system for the employee benefits industry of claim 1, wherein said
2 benefit product is selected from the group consisting of medical insurance, dental insurance,
3 vision insurance, life insurance, std insurance, LTD insurance, death benefits, term life
4 insurance, workers compensation, a section 125 plan, whole life insurance, variable life
5 insurance, annuities, mutual funds, IRA, travel accident and accidental death and
6 dismemberment, employee assistance programs, individual homeowner's insurance, renter's
7 insurance, auto insurance, umbrella liability insurance, health insurance, non-qualified
8 retirement plans, and 401(k) plan.

1 21. The system for the employee benefits industry of claim 1, wherein said
2 networked environment is selected from the group consisting of a worldwide computer
3 network, the Internet, a wide area network, a local area network, and an intranet.

1 22. A method for procuring a benefit product in a networked environment,
2 said method comprising:

3 providing a broker with a set of workflow tools enabling a request for quote
4 (RFP) of said benefit product to an insurance carrier and receiving a response from said
5 insurance carrier of said RFP;

6 providing an employer with a set of employer tools for administration of said
7 benefit product for an employee; and

8 enrolling said employee in said benefit product offered by said insurance
9 carrier, thereby procuring said benefit product in a networked environment.

1 23. The method for procuring a benefit product of claim 22, wherein said
2 workflow tools comprise benefit plan designs offered by a plurality of insurance carriers.

1 **24.** The method for procuring a benefit product of claim **22**, wherein said
2 workflow tools comprise a merging tool that merges said response into an employer
3 presentation.

1 **25.** The method for procuring a benefit product of claim **22**, wherein said
2 set of workflow tools further comprises a renewal functionality which allows said broker to
3 organize upcoming plan renewals and submit an electronic renewal request to an insurance
4 carrier and receive a response to said electronic renewal request.

1 **26.** The method for procuring a benefit product of claim **22**, further
2 comprising real-time quoting.

1 **27.** The method for procuring a benefit product of claim **22**, wherein said
2 set of employer tools allows correlation of said employee with a payroll record, an employee
3 record and a 401(k) record.

1 **28.** The method for procuring a benefit product of claim **22**, wherein said
2 set of employer tools comprises a report writer that organizes and generates census
3 information and insurance carrier billing.

1 **29.** The method for procuring a benefit product of claim **22**, wherein said
2 employee enrolls using a set of self-service tools.

1 **30.** The method for procuring a benefit product of claim **29**, wherein said
2 set of self-service tools comprises a plan comparison sheet, a provider directory, and a
3 personal demographic profile.

1 **31.** The method for procuring a benefit product of claim **22**, wherein said
2 benefit product is selected from the group consisting of medical insurance, dental insurance,
3 vision insurance, life insurance, std insurance, LTD insurance, death benefits, term life
4 insurance, workers compensation, a section 125 plan, whole life insurance, variable life
5 insurance, annuities, mutual funds, IRA, travel accident and accidental death and
6 dismemberment, employee assistance programs, individual homeowner's insurance, renter's
7 insurance, auto insurance, umbrella liability insurance, health insurance, non-qualified
8 retirement plans, and 401(k) plan.

1 **32.** The method for procuring a benefit product of claim **22**, wherein said
2 networked environment is selected from the group consisting of a worldwide computer
3 network, the Internet, a wide area network, a local area network, and an intranet.